

**TITLE OF THE INVENTION**

Debit card case with data register

This application is a continuation-in-part, and claims priority, of Ser. No. 29/188,047, filed August 12, 2003, and presently pending.

**5 BACKGROUND OF THE DISCLOSURE**

1. Field of the Invention

**[0001]** The present invention relates in general to wallets and to articles configured for holding cards, such as credit cards.

2. Background Art

10 **[0002]** Wallets and articles for holding cards, such as credit cards, are well known. Aside from conventional wallets that are typically provided with one or more slots, for receiving credit cards, or a plastic fanfold insert, for holding one or more slots, there also exist specialized card holder devices.

15 **[0003]** Such specialized card holder devices are disclosed in Exline et al., U.S. 5,595,401; Exline et al., U.S. 5,800,659; Exline, U.S. 6,089,608; Exline et al., U.S. 6,110,551; and Exline, U.S. 6,120,228.

20 **[0004]** However, the card holder devices disclosed in the foregoing references tend to be simple, essentially flat, paper or paperboard based articles that are relatively plain in appearance, and due to their paper construction, may be susceptible to accelerated wear and tear (hence being intended to be inserted into conventional

wallets), and likewise lack "heft" which may make it easier to forget or misplace them, which can be unfortunate, if a person relies upon such a card holder, instead of a conventional wallet, for holding the person's credit cards.

**[0005]** These card books are constructed to be inserted into an otherwise conventional wallet. While some may have blank "leaves" therein in which entries may be written, these card books are unitary structures, such that the leaves on which entries may be made, are not separable from the card holding portions, without destructive disassembly of the card book.

**[0006]** In recent years, many financial institutions have provided for their customers cards, which are not credit cards, but instead are "debit" cards, which are tied to a customer's checking or savings account. When such a card is honored by a retailer or other merchant, the customer uses the debit card to directly access his checking or savings account, to transfer funds from that account to the retailer or other merchant. In addition, such cards are often used at automatic teller machines (ATM's) to enable a customer to acquire cash, at locations remote from their financial institutions and/or outside of regular hours of operation of their financial institutions.

**[0007]** Many individuals rely upon the use of such cards, in lieu of carrying cash, or writing checks. This may greatly reduce the individual's need for a larger, more comprehensive conventional wallet and/or checkbook. Thus there is a need for an article for holding such cards, without having the excessive bulk of a conventional wallet and/or checkbook. However, such card holders as those disclosed in the aforementioned Exline patents may not be entirely suitable for such use, in that they

may be less durable, less attractive, lighter and smaller than conventional wallets, and thus may be less enjoyable in use, as well as being easier to misplace, lose or forget.

45 Furthermore, the paper-based card books such as in the Exline patents are not designed for use, separate and apart from their use in an otherwise conventional wallet.

**[0008]** In addition, highly specialized cards have been created, such as healthcare prescription debit cards (e.g., for flexible spending accounts), and the like, which require separate record keeping, for reimbursement purposes, etc.

50 **[0009]** The increased use of "plastic" in lieu of checks or cash, in a variety of modes, has created a new need for a more versatile type of carrying device, not just to be configured to physically hold the cards, as well as to enable the consumer to organize and keep track of the card transactions. It has also been noted that the conventional wallet construction, large for holding cash, and typically including a plastic holder for photos, as well as slots for holding credit cards, has been waning in popularity. Accordingly, smaller, more versatile wallet constructions are desirable.

55 **[0010]** It would be desirable to provide a card holder, particularly for debit cards, which is fabricated from durable materials.

**[0011]** It would also be desirable to provide a card holder, which is a stand-alone article, not dependent upon use within a surrounding conventional wallet apparatus.

60 **[0012]** It would also be desirable to provide a card holder, particularly for debit cards, which is provided with sufficient weight and feel, as to make it more difficult to misplace, leave behind, or lose.

[0013] It would also be desirable to provide a card holder, particularly for debit cards, which is provided with a data register, particularly suitable for use with debit cards, to enable a consumer to keep track of use of the debit card.

65 [0014] These and other desirable characteristics of the present invention will become apparent in view of the present specification, including claims, and drawings.

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## SUMMARY OF THE INVENTION

**[0015]** The present invention comprises in part, a holder for transactional cards, comprising a holder body, including a cover, a rear portion, and a foldable spine connecting the cover and the rear portion. At least one outside pocket is formed on an outer surface of at least one of the cover and the rear portion. At least one inside pocket is formed on an inside surface of one of the cover and the rear portion. A data register is retained in the at least one inside pocket, for receiving information pertaining to individual transactions made using one or more cards held within the holder.

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**[0016]** A transparent window may be provided, defining in part a wall of the at least one inside pocket.

**[0017]** At least one second inside pocket may be disposed on an inside surface of the other of the cover and the rear portion. Preferably, the at least one second inside pocket is gusseted. The holder is preferably fabricated substantially from leather material. The transparent window is preferably fabricated from plastic material.

5    **[0018]** The data register, in one embodiment, comprises a booklet of several pages, with at least one of the pages having columns labeled "date", "location", "credit" and "debit". In an alternative embodiment, the data register comprises a booklet of several pages, configured for the entry of data pertaining to healthcare prescription card transactions. In another alternative embodiment, the data register comprises a booklet of several pages, configured for the entry of data pertaining to gift card transactions.

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**[0019]** The present invention also comprises a gift package, comprising a holder body, including a cover, a rear portion, and a foldable spine connecting the cover and the rear portion, with at least one outside pocket formed on an outer surface of at least one of the cover and the rear portion; at least one inside pocket formed on an inside surface of one of the cover and the rear portion; a data register, retained in the at least one inside pocket, for receiving information pertaining to individual transactions made using one or more cards held within the holder; and an electromagnetic gift card.

## BRIEF DESCRIPTION OF THE DRAWINGS

[0020] Fig. 1 is a front perspective view of the debit card case with data register in a partially open position.

[0021] Fig. 2 is a rear perspective view thereof in a partially open position.

5 [0022] Fig. 3 is a rear perspective view with a card shown inserted in the outside pocket.

[0023] Fig. 4 is a front view thereof.

[0024] Fig. 5 is a rear view thereof with a card shown inserted in the outside pocket.

10 [0025] Fig. 6 is a rear view thereof, without a card shown in the outside pocket.

[0026] Fig. 7 is a view from one side thereof in a partially open position.

[0027] Fig. 8 is a view from the other side thereof in a partially open position.

[0028] Fig. 9 is a top view thereof in a partially open position.

[0029] Fig. 10 is a bottom view thereof in a partially open position.

15 [0030] Fig. 11 is a bottom view thereof with the data register removed.

[0031] Fig. 12 is a view of the inside of the debit card case with data register fully opened with the data register in place, and a portion of the data register inserted and visible behind a transparent/translucent window.

[0032] Fig. 13 is a view from the outside.

20 [0033] Fig. 14 is a view from the outside with a card shown inserted in the outside pocket.

[0034] Fig. 15 is a view from one side of debit card case with data register in the fully opened configuration.

[0035] Fig. 16 is a view from the other side thereof.

25 [0036] Fig. 17 is a top view of the debit card case with data register, in the fully opened position.

[0037] Fig. 18 is a bottom view thereof.

[0038] Fig. 19 is a view from one side of the debit card case with data register, shown fully closed. The view of the other side in fully closed position is a mirror image thereof.

[0039] Fig. 20 is a top view of the debit card case with data register shown in  
5 fully closed position.

[0040] Fig. 21 is a bottom view of the debit card case with data register shown in  
fully closed position.

[0041] Fig. 22 is a view of the inside of the debit card case with data register, in  
fully open position with the data register removed.

10 [0042] Fig. 23 is a plan view of an alternative data register, showing the inside of  
the cover, and a first page of the data registry pages.

## DETAILED DESCRIPTION OF THE INVENTION

**[0043]** While this invention is susceptible of embodiment in many different forms, there is shown in the drawings and will herein be described in detail, a preferred embodiment with the understanding that the present disclosure should be considered 5 as an exemplification of the principles of the invention and is not intended to limit the invention to the embodiment so illustrated.

**[0044]** Figs. 1 - 22 illustrate a debit card case with data register, according to one preferred embodiment of the invention. Debit card case 100 is preferably fabricated from leather or similar durable, flexible material, which may be fabricated from a series 10 of discrete panels which are then assembled with stitching 105, or other suitable method for attachment, such as sonic or heat welding. Case 100 is preferably sized so that in the pockets, described further herein, are large enough to accommodate one or more (depending upon the pocket) standard credit-card sized plastic transaction cards, making the overall case size suitable for fitting into a standard retail clothing pocket, 15 such as a front shirt pocket or front or back trouser pocket.

**[0045]** Debit card case 100 includes a cover 110, and a rear portion 120, connected by a spine 130. Rear portion 120 includes a slim outside pocket 140 (configured to hold one or two cards), which is formed from a layer of material flatly overlying the outside surface layer of rear portion 120. Debit card case 100 includes a 20 data register 150.

**[0046]** When debit card case 100 is opened up (Fig. 12), several pockets are revealed. In cover 110, a slim pocket 165 (one or two cards) is formed by frame panel

180, which essentially flatly overlies the inside surface layer of cover 110, and is stitched thereto. Frame panel 180 has an opening that is filled by a transparent window 170. A replaceable, interchangeable data register 150, which is preferably formed from several leaves of paper or other similar writing surface material, is held in place by 5 inserting a cover page 185 of data register 150 through opening 190 of pocket 165, to a position behind window 170. Window 170 not only permits the viewing of indicia from the data register to be seen (as described herein), but also permits the placement and viewing of a photo identification, such as a driver's license.

**[0047]** Data register 150 preferably is a booklet of several pages, each of which 10 are provided with columns of data categories: "Date", "Location" (also meaning "vendor" or "retailer"), "Credit", or "Debit" - the last two categories recognizing that some "debit" cards are also capable of acting as a traditional credit card, depending upon how the customer characterizes the transaction. On the inside surface of the data register cover 185, may be printed useful information, such as "safety tips" for use of 15 debit cards, which information may be viewed through window 170, when data register 150 is in place in holder 100.

**[0048]** The debit card case of the present invention can be used in environments outside of pure bank-based financial transactions, wherein the card is a bank-based debit card simply being used as a substitute for cash or a check. To this end, different 20 inserts may be employed. For example, if the card is a healthcare provider prescription debit card, a register may be provided that has columns for entries, such as Date, Prescription, Dosage, Amount (\$), and so on. In addition, on the inside cover,

healthcare service provider information could be printed or written, together with phone numbers, website addresses, etc.

**[0049]** The case of the present invention is also useful in the environment of retail electromagnetic gift cards which many retailers sell (with pre-paid dollar amounts recorded on a magnetic strip on the card), which amounts are deducted from the value of the card with each purchase. The data register for a gift card case, may have several pages, each having column headings such as "Store", "Date" and "Purchase Amount", so that the case can hold several stores' worth of gift cards, with a page of the register devoted to each separate card, to enable the consumer to keep track of the amounts in each card. As a retailing feature, the case and gift card could be sold together by the retailing, for a total package enhancing the desirability of the gift card.

**[0050]** The case and register can also be used in association with in-store credit cards, which some stores issue, in lieu of cash or credit to a consumer's financial credit card, when a customer returns goods for a refund.

**[0051]** The data registers used in the present invention may also be comprised in part or in whole, of totally blank pages, pages with grids but without indicia, calendars, or retailer or manufacturer coupons.

**[0052]** Fig. 23 is a plan view of alternative data register 300, showing the inside of the cover, and a first page of the data registry pages. On the inside of the cover, the portion that is inserted into pocket 165, may instead be placed text relevant to credit fraud prevention measures, as illustrated. In the data registry pages, the columns may be Date, Purchase, Amount +/- and Balance.

**[0053]** In addition to the pocket 165 which holds the cover 185 of the data register 150, rear portion 120 includes a deeper pocket 200, having opening 210, which is provided for holding several cards. Pocket 200 is located behind a thin pocket 220, which has an arcuate front wall. Pocket 200 is preferably configured to have gusseted 5 side and bottom walls, to enable it to collapse upon itself, when not filled to capacity with cards. Thus, pocket 200 does not need to be stretched or distorted, to insertingly receive several thicknesses of plastic (credit or debit) cards.

**[0054]** In an alternative embodiment of the invention, a metal clip 250 (shown in broken lines in Fig. 22) may be embedded in the case, along the inside surface of spine 10 130, for holding loose papers, cash, etc.

**[0055]** The outside surfaces of cover 110 and rear portion 120 may have indicia, such as advertising indicia, disposed thereon. In addition, the data registers themselves, may bear advertising indicia, from one or more commercial entities.

**[0056]** The debit card cases of the present invention present a number of 15 advantages over prior art paper-based, insert-based, card books. For example, the debit card cases, using replaceable and interchangeable data registers, have an open-ended, far extended useful lifespan, relative to such paper-based card books, limited only by the wear and tear on the wallet material. Furthermore, such paper-based card books typically are configured to hold only one or two cards at most, whereas the debit 20 card wallets of the present invention can hold tens of cards, if desired.

**[0057]** The foregoing description and drawings merely explain and illustrate the invention, and the invention is not so limited as those skilled in the art who have the

disclosure before them will be able to make modifications and variations therein without departing from the scope of the invention.